



Order Filed on September 5, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICES OF MITCHELL LEE CHAMBERS  
602 LITTLE GLOUCESTER ROAD  
SUITE 5  
BLACKWOOD, NJ 08012  
PHONE: 856-302-1778

In Re:  
Raymond Raletz

Case No.: 23-16240


Hearing Date: September 5, 2023

Chapter: 13

Judge: ABA

ORDER AVOIDING JUDICIAL LIENS AS TO  
606 S. BURNT MILL ROAD, VOORHEES, NEW JERSEY 08043 ONLY

DATED: September 5, 2023

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Upon consideration of Debtor's Motion to Avoid Liens (the "Motion"), and after notice and opportunity for a hearing, it is hereby ORDERED and DECREED that:

1. The Motion is granted;
2. The liens affecting any interest of Debtor in property (the "Liens") obtained by LVNV FUNDING, LLC by judgments entered on or about February 13, 2023 in Camden County Special Civil Law Division bearing docket # DC-00917722 and the judgment being docketed as DJ-043749-23 is hereby avoided and declared null and void against 606 S. Burnt Mill Road, Voorhees, NJ 08043, only.
3. The liens affecting any interest of Debtor in property (the "Liens") obtained by Discover Bank by judgments entered on or about February 10, 2023 in Camden County Special Civil Law Division bearing docket # DC-009247-22 and the judgment being docketed as DJ-025627-23 is hereby avoided and declared null and void against 606 S. Burnt Mill Road, Voorhees, NJ 08043, only.
4. All property affected by the Liens, and title thereto and possession thereof, is hereby discharged from the Liens, including the real and personal property located at 606 S. Burnt Mill Road, Voorhees, NJ 0804.

In re:  
Raymond Raletz  
Debtor

Case No. 23-16240-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 06, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2023:

Recip ID	Recipient Name and Address
db	+ Raymond Raletz, 27 Windemere Drive, Sicklerville, NJ 08081-3025

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Mitchell L Chambers, Jr.	on behalf of Debtor Raymond Raletz ecfbc@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4